

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/649,397      ART UNIT: 3696  
FILING DATE: August 27, 2003      EXAMINER: Felten, Daniel S.  
TITLE: Computer Implemented Automated Credit Application Analysis and  
Decision Routing System

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO THIRD OFFICE ACTION**

In response to the Office Action mailed on October 30, 2009, we respectfully submit this Response:

**Amendments to the Claims** begin on page 2 of this paper;

**Remarks** begin on page 8 of this paper; and

**Conclusion** begins on page 10 of this paper.

Through the enclosed Petition, we respectfully request a two-month extension of the date for reply to March 30, 2009. The Commissioner is hereby authorized to charge the fees associated with the filing of this Petition and the Request for Continued Examination submitted herewith, and any additional fees due, to Deposit Account No. 07-1700 using the reference "DLT-001DIV1."